



Terms of Business

Provided in accordance with the Consumer Protection Code issued by the Central Bank of Ireland

About us

Our legal name is i-surance GmbH (“i-surance”). The i-surance head office is at Brunnenstrasse 181, D-10119 Berlin, Germany. i-surance GmbH is a 100 % subsidiary of i-surance AG in Switzerland. It was founded to develop and implement insurance programs in Europe (insurance intermediation license in Germany, operating through freedom of services across the EU). i-surance GmbH is registered at the Chamber of Industry and Commerce in Berlin as insurance intermediary and an authorized insurance intermediary, subject to the regulation § 34d Abs. 1 GewO. The Supervisory Authority is the IHK Berlin, Fasanenstr. 85, 10623 Berlin, www.ihk-berlin.de.

Regulated Activities

Our principal business is providing insurance cover to end customers through our partners, such as retailers, manufacturers and mobile operators. banking and the provision of financial services generally. We develop insurance products, distribute them through partners to end customers and handle the insurance claims.

Codes of Conduct

i-surance is subject to the Central Bank of Ireland’s Consumer Protection Code 2012 and Minimum Competency Code 2011 which offer protection to consumers. You can find these Codes on the Central Bank of Ireland’s website www.centralbank.ie.

Our Services

i-surance offers different classes of non-life General Insurances including but not limited to the following classes of business: tyre, hearing aid, eye glasses, mobile phones, electronic devices. We also provide a comprehensive claim service aimed at providing fair and efficient resolution following damage or loss by our insureds.

Fees and Charges

The premium for your policy is payable at the intervals set out in your policy documentation. Prior to entering into a contract to provide insurance cover to a consumer, i-surance GmbH shall advise the consumer of the premium to be charged and the taxes to be levied thereon. We do not apply administration charges for transactions related to your policy.

Note also that fees and charges for products and services may be amended from time to time by i-surance.

Your Personal Data

We gather and process your personal data in compliance with (a) Data Protection Law (including the Data Protection Acts 1988 and 2003); (b) our Data Protection and Privacy Policy and (c) the General Data Protection Regulation (GDPR). We ask you to sign a consent to use personal data to enable us provide you with insurance products and services.

Sharing of Personal Information

Personal Information may be shared with our group companies and third parties (such as other insurance distribution parties, insurers and reinsurers and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers.

International transfer

Due to the global nature of our business, Personal Information may be transferred to parties located in other countries. When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law.

Security of Personal Information

Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights

You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy

More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://i-surance.uk/privacy-policy/> or you may request a copy by writing to: Data Protection Officer, i-surance GmbH, Brunnenstraße 181, 10119 Berlin, Germany or by email at: data-secutrity@i-surance.eu.

Cancellation/Default Remedies

Both a policyholder and i-surance GmbH can cancel a policy by notice in writing. For general insurance products the policyholder is entitled to a 14-day cooling off period. This entitles the policyholder to withdraw from the policy without penalty and without giving any reasons – this 14-day period begins on the start date of the policy. We require the policyholder to request cancellation in writing (by E-Mail/Fax/Letter) and such cancellation will take effect upon receipt of the written cancellation request by us.

Conflicts of Interest

Where a conflict of interest arises and cannot be reasonably avoided, i-surance GmbH will only undertake business with a consumer with whom we have a conflicting interest where the consumer has acknowledged in writing that he/she is aware of the conflict of interest and that he/she still wants to proceed. In cases where a conflict of interest arises subsequent to us undertaking business with a consumer, i-surance GmbH shall inform the consumer and ensure that the conflicting interests are managed fairly.

Complaints

If you have any complaint in relation to the product or service being provided by i-surance you should outline the nature of your complaint in writing to i-surance at the address shown on page 1. The complaint will be fully investigated by i-surance and a full response will be provided to you. While our investigation of any complaint is ongoing, we will provide you with a regular written update. In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days you are entitled to refer your complaint to The Financial Services Ombudsman's Bureau, Lincoln House, Lincoln Place, Dublin 2.

Changes to Terms of Business

Where there are any material changes to these Terms of Business, we will notify affected customers as soon as possible.

Tyre insurance

Insurance Product Information Document

Insurer: Great Lakes Insurance SE, authorised by the Federal Institute for the Supervision of Financial Services (Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)) in Germany with registered number HRB 230378

Intermediary: i-surance GmbH regulated by the Chamber of Commerce and Industry, Berlin in Germany with registered number D-34IG-YMWJ7-22

Group insurance contract with AD Tyres 11/2018

This sheet contains information about the essential content of your insurance. The complete pre-contractual and contractual information on the product is provided in other documents (tyre invoice, general conditions of insurance and terms of business). To be entirely informed, please read all your documents.

What is this type of insurance?

It is a tyre insurance which protects you from financial consequences of damage to, or total loss of, your newly purchased tyre.



What is insured?

Which risks are covered?

- ✓ Contact with the curb or any object which causes damage that makes the insured tyre useless (e.g. nail, glass);
- ✓ A burst ("flat") tyre; or
- ✓ An act of vandalism.

What tyres can be insured?

- ✓ Tyres for passenger cars, motorbikes, vehicles or small buses up to 7.5 tons, as well as ATV (all terrain vehicles);
- ✓ New tyres purchased at the tyre online retailer who offered you the insurance; and
- ✓ Tyres for private use (no use for commercial purpose).

What will be reimbursed?*

- ✓ Reimbursement of the costs for the replacement of an equivalent tyre; or
- ✓ In case of repairable damages, reimbursement of the repair costs.



What is not insured?

- ✗ Theft of the insured tyre or the vehicle;
- ✗ Normal wear or excessive wear;
- ✗ Damages for which a third party is liable for;
- ✗ Damages which are done intentionally;
- ✗ Related costs, e.g. towing or fixing costs;
- ✗ Costs for the tyre on the same axle, if this one is not insured or damaged;
- ✗ Damages due to rallies and auto races;
- ✗ Damages to a tyre with a tread depth of less than 3 mm;
- ✗ Damages caused by a road accident; and
- ✗ Damages caused by a third party due to improper fixing or use of the insured tyre.



Are there any restrictions on cover?

- ! In case of an insured event with tyre repair or replacement, an excess fee applies per insured tyre: 25% in the first year and 50 % in the second year after tyre purchase.
- ! The coverage is limited to 300 EUR per tyre.



Where am I covered?

- ✓ Insurance coverage exists for incidents happening in the European Union (according to the international insurance certificate "green insurance card").



What are my obligations?

- You shall report the claim online within 10 days by providing the required information complete and true.
- In case of vandalism, you must report it immediately to the police.
- In case of an insured event with replacement, you shall purchase the equivalent replacement tyre at your tyre online retailer where you signed-up for insurance cover.



When and how do I pay?

The one-off insurance premium of 3.90 EUR for the one-year contract and 7.50 EUR per tyre for the two-year contract must be paid immediately after signing-up for insurance cover. Payment must be made through one of the payment methods offered by your tyre online retailer.



When does the cover start and end?

The insurance cover starts with the purchase date of the tyre as stated on the invoice once the premium is paid. The contract duration is 12 months for the one-year contract and 24 months for the two-year contract. The insurance cover will end beforehand when the damaged tyre is replaced, lost or totally damaged even without an insured event.



How can I cancel the contract?

The insurance ends automatically without requiring a notice of termination at the end of the contract duration of 12 or 24 months. You can withdraw from the insurance without given any reason within 14 days after signing-up for insurance cover.

Information about data protection for your tire insurance

You receive this document additionally to the Terms & Conditions, the product information and to the insurance policy and it gives you information about the processing and usage of your data

1. Responsible

- 1.1 Responsible for processing your personal data is i-surance GmbH, Brunnenstrasse 181, D-10119 Berlin. E-Mail: info@i-surance.de; Tel. +49 30 2390 4770.
- 1.2 You can contact the data protection officer via e-mail: data-security@i-surance.eu or in written form to the address mentioned above.

2. Purpose and legal basis of data processing

- 2.1 i-surance delivers a performance based on our group insurance contract with your online tire dealer to warrant you, as insured person, the insurance coverage for your tires.
- 2.2 i-surance processes your data to fulfill the insurance coverage especially for claim handling and treatment of complaints.
- 2.3 Moreover, your data could be used for statistical analyses especially for calculations of the insurance premium and benefits as well as for the fulfillment of legal obligations
- 2.4 For these purposes your personal data (e.g. name and address) and the data of your purchased tires (e.g. type, manufacturer, model, purchase price) will be registered and processed by us.
- 2.5 The registration of your data is done online by entering them when purchasing the tires.
- 2.6 The provision of your data is required for the conclusion of the contract. If the data will not be provided the conclusion of the contract cannot be achieved and thereby the insurance coverage can not be allowed.

3. Recipient of the data

- 3.1 Recipient of your data is i-surance GmbH, which is processing your data for the fulfillment of your insurance coverage. It can appoint its parent company (i-surance AG) or affiliate (i-surance GmbH sucursal en España) for the fulfillment of the insurance coverage.
- 3.2 For the conclusion of the contract and to regulate your claims your personal data will be made available for us online. This allows you to conclude your contract directly online and to handle claims online.
- 3.3 Your data will be provided to the insurer, Great Lakes Insurance SE, Königinstraße 107, 80802 München, so that the insurer can warrant your insurance coverage in accordance with the regulatory regulations. Great Lakes Insurance SE is a subsidiary company of Münchner Rück. Great Lakes Insurance SE can transmit your data for statistical analyses and to comply with regulatory requirements to its parent company or affiliate in the country or abroad. More information can be obtained of the data protection information of Great Lakes Insurance SE.

4. Legal framework of the data transmission

In all cases the data transmission will be done in accordance with current legal requirements.

5. Data transmission abroad

For the contract fulfillment it can be necessary to transmit data to parent companies or affiliates of i-surance GmbH or of the insurer within the European Union and Switzerland. A transmission of data to third countries outside of the European Union will not be done.

6. Revocation

A delivered informed consent to data processing can be revoked any time written to tyres@i-surance.eu, without affecting the legitimacy of the processing which was done based on the compliance until the revocation. In case of revocation your insurance coverage expires.

7. Rights of the persons concerned

You have a variety of rights of the persons concerned (if the legally requirements apply), to get informed of the date we have saved, to correct your data, to get your data deleted, to restrict the process of your data or to enter an objection against certain data processing and to receive a copy of your data. To exercise these rights or get more information about data processing contact directly data-security@i-surance.eu or the data protection officer of the insurer. Furthermore, you have the right to complaint any time at a controlling authority.

8. Data retention after the termination of your insurance coverage

After the termination of your contract your data remains in accordance with the legal retention period for ten years in i-surance GmbH, calculated after the end of the year in which the termination became effective.